

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melisa Ann Miller
Debtor

Case No. 17-01353-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db +Melisa Ann Miller, 75 Rosemary Court, Manchester, PA 17345-1348
cr PeoplesBank, a Codorus Valley Company, 105 Leader Heights Road, P.O. Box 2887,
York, PA 17405-2887
4904876 +Broadway Plantation Owners Associat, PO Box 105137, Atlanta, GA 30348-5137
4904878 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, PO Box 742537, Cincinnati, OH 45274)
4904879 +MetEd, PO Box 3687, Akron, OH 44309-3687
4904881 PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534
4904880 +Peoples Bank, PO Box 3623, York, PA 17402-0136
4904882 +Reamstown Mutual Insurance Co., 20 South Reamstown Road, PO Box 477,
Reamstown, PA 17567-0477
4904883 +The City of York, 101 S George Street, PO Box 509, York, PA 17405-0509
4904884 +Thomas L. Miller, 336 Poplar Street, York, PA 17403-5610
4904885 +Wells Fargo Bank, N.A., PO Box 14529, Des Moines, IA 50306-3529
4904886 +Wellspring - York Hospital, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: WFFC.COM Jul 28 2017 19:03:00 Wells Fargo Bank N.A., 1 Home Campus, X2303-01A,
Des Moines, IA 50328-0001

4904875 E-mail/Text: ebn@americollect.com Jul 28 2017 18:57:53 Americollect, Inc, PO Box 1566,
Manitowoc, WI 54221
4904877 EDI: USBANKARS.COM Jul 28 2017 19:03:00 Cardmember Services, PO Box 790408,
Saint Louis, MO 63179-0408

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Paul G Lutz on behalf of Debtor Melisa Ann Miller plutz@gslsc.com
Robert W Pontz on behalf of Creditor PeoplesBank, a Codorus Valley Company BobP@bcgl-law.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Melisa Ann Miller**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2660**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

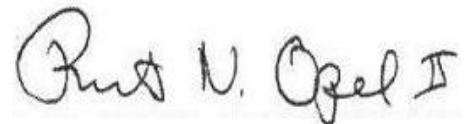
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01353-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melisa Ann Miller

July 28, 2017**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.